

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tamika Maria Smith
Debtor

Case No. 16-00833-HWV
Chapter 13

District/off: 0314-5
Date Rcvd: Jun 25, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db	+ Tamika Maria Smith, 145 Fawn Lane, Albrightsville, PA 18210-7745
4762635	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4757760	+ Blue Mountain Health System, Palmerton Hospital, 135 Lafayette Avenue, Palmerton, PA 18071-1518
4757761	+ Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5202
4757765	+ National City Mortgage/PNC Mtg, Attn: Bankruptcy Department, 3232 Newmark Dr., Miamisburg, OH 45342-5433
5127937	New York State Department of Taxation & Finan, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
4757769	Udren Law Offices, PC, 111 Woodcrest Road, Suite 200, Woodcrest Corporate Center, Cherry Hill, NJ 08003-3620

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4757758	+ EDI: PHINAMERI.COM	Jun 25 2021 22:58:00	AmeriCredit/GM Financial, Po Box 183583, Arlington, TX 76096-3583
4757757	+ EDI: ACBK.COM	Jun 25 2021 22:58:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185
4757759	+ EDI: ACCE.COM	Jun 25 2021 22:58:00	Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036, Warren, MI 48090-2036
4757762	+ EDI: AMINFOFP.COM	Jun 25 2021 22:58:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5024670	EDI: JEFFERSONCAP.COM	Jun 25 2021 22:58:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5024671	EDI: JEFFERSONCAP.COM	Jun 25 2021 22:58:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
4765785	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2021 19:02:17	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4757764	+ EDI: MID8.COM	Jun 25 2021 22:58:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
4757766	+ EDI: AGFINANCE.COM	Jun 25 2021 22:58:00	Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
4802900	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2021 18:53:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
4757767	EDI: PRA.COM	Jun 25 2021 22:58:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

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4764179

EDI: PENNDEPTREV

Jun 25 2021 22:58:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg PA
17128-0946

4764179

Email/Text: RVSVCBICNOTICE1@state.pa.us

Jun 25 2021 18:54:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg PA
17128-0946

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
4757763	##	Hayt, Hayt & Landau, LLC, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003
4757768	##+	The Credit Bureau Inc, Eos Cca, 300 Canalview Blvd. Suite 130, Rochester, NY 14623-2811

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos (Trustee)

TWecl@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC Bank National Association bkgroup@kmllawgroup.com

Joseph J. Swartz

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us

Kevin Buttery

on behalf of Creditor PNC Bank National Association kbuttry@rascrane.com

Morris A Scott

on behalf of Creditor PNC Bank National Association mscott@pincuslaw.com

Scott M. Amori

on behalf of Debtor 1 Tamika Maria Smith afr@epix.net smamori@amoriandassociates.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Victoria A. Strunk

on behalf of Debtor 1 Tamika Maria Smith afr@epix.net vastrunk@amoriandassociates.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Tamika Maria Smith**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:16-bk-00833-HWV**

Social Security number or ITIN xxx-xx-5738

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tamika Maria Smith
aka Tamika Maria Grant, aka Tamika Hilton

By the
court:

6/25/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.